



Gjensidige

# License Insurance

- for the Swedish Ice Hockey Association  
in collaboration with Gjensidige

Insurance Information



Valid from October 1, 2019

# Insurance information

## The Swedish Ice Hockey Association's License Insurance

This is a brief overview of the insurance. For the full terms and conditions, go to: [www.gjensidige.se/ishockey](http://www.gjensidige.se/ishockey)

### Who does the insurance apply to?

All licensed ice hockey players and youth under 10 years residing in Sweden, who are active and registered in the player register in a club affiliated with the Swedish Ice Hockey Association and who has paid the legal insurance fee to the district association. It also applies to licensed ice hockey referees.

### When does the insurance apply?

The insurance applies in cases of accidental injury that occur during participation in matches organized by SIF, its district association or a club, organized ice hockey training or hockey school, as well as during direct travel to and from these activities. The insurance also applies during travels, i.e. when an activity takes place in a location other than the place of residence. It applies to stays abroad up to 45 days. The succession of such a stay outside Sweden is not considered interrupted when returning to Sweden for shorter stays for medical care, business, holidays or the like.

### Accident

The term "accident" refers to a bodily injury that inflicts the insured through a sudden, unforeseen, external event. Accidents also include bodily injury caused by sunstroke, heat stroke, freezing and infection due to tick bites. Rupture of the Achilles tendon and a fracture of the knee are also counted as accidents, even when the injury is not caused by a sudden, unforeseen, external event.

Some examples of situations that are not considered to be accidental injuries are:

- Overstretching, stretching or other twisting counter to the knee's unilateral movement
- Change due to aging, sickness or disability
- Accidents due to illness
- Mental disorders

You can find a more detailed explanation in the insurance terms GLO 03:01.

### This is included in the insurance:

- Active care - counseling and rehabilitation
- Reimbursement of emergency care
- Treatment costs for dental care
- Costs for torn clothes in connection with treatment
- Crisis therapy
- Medical disability
- Life insurance

### Compensation

#### Emergency reimbursement

If you suffer an accidental injury that requires you to be treated urgently by a doctor or other health care personnel who incurred a cost to you, the insurance can provide a compensation of maximum SEK 5,000 for each reimbursable insurance case. The deductible is SEK 500 per injury.

To ensure reimbursement one must be have the original receipt.

#### Dental injury costs

In the event of an accident that requires immediate dental treatment, the insurance can reimburse the necessary costs for the treatment of damaged teeth or dental prostheses. The treatment must be performed by a competent dentist and Gjensidige must approve the treatment in advance.

Tooth damage due to chewing or biting is not compensated.

Compensation can be paid up to a base price amount per claim.

For players who, according to the rules, are obliged to wear approved dental protection and who, in case of dental injury did not use dental protection, are charged with a deductible of 10% of the base amount in case of payment of damages.

#### Torn clothing

In the event of an accidental injury that has resulted in medical personnel cutting up your clothes in order to give care, the insurance can pay a maximum of 15% of the base price amount.

The deductible per injury is SEK 2,200.

#### Crisis Therapy

If you were to suffer an acute mental crisis as a direct result of a traumatic event during the insurance period as a result of

- compensable accidental injury
- witnessing another person's death
- robbery, assault, rape, sexual exploitation or threat

The insurance can cover compensation for a maximum of 15 treatment sessions by a licensed psychologist or a licensed psychotherapist.

If treatment is needed, Gjensidige must be contacted and the treatment must be approved by Gjensidige in advance.

## Medical disability

If accidental injury results in a permanent reduction of your bodily function, the insurance will compensate for the medical disability. Medical disability includes permanent pain in or loss of internal organs. We determine the level of functional capacity regardless of your leisure interests and occupation.

Determined Degree of Invalidity	Compensation for damage
1 - 5 %	SEK 3,500
6 - 74 %	Compensation is paid with a percentage of the insurance amount of SEK 350,000 that corresponds to the degree of disability
75 - 100 %	200 % of the insurance amount, i.e. SEK 700,000

## Compensation in case of death

In the event of death due to an accidental injury, the insurance provides compensation with a lump sum of a base price amount, which is paid to the estate.

## Active care - counseling and treatment

In the event of an accidental injury or symptoms/difficulties incurred as a result of sport (ice hockey), you can, as insured, contact our counseling service "Active Care" ["Aktiv vård"]. Here you will be counseled by a qualified physical therapist who can give you advice and support, for example concerning home training, and thus help make the injury less serious.

If the counseling service assesses a need for personal treatment by a physiotherapist, the insurance gives you up to 3 treatments with a deductible of SEK 200 per treatment (a total of SEK 600).

The treatment must be approved and booked by Active Care in order to be covered by the insurance.

For contact information, see the Association's website.

## Special exceptions

### Criminal acts

The insurance does not apply to damage that has occurred in connection with the insured having performed or contributed to an intentional criminal act that could lead to imprisonment.

### Self-induced insurance cases

If the insured caused an accident or exacerbated its consequences, compensation can be reduced according to what is deemed reasonable. This also applies when the insured has failed to take action knowing that there is a significant risk of injury.

## Accident before the insurance contract is signed

The insurance does not apply to accident damage or the consequences of an accident that occurred before the insurance contract was signed. Treatment for preventive purposes is not included.

## Other exceptions

Exemptions also exist for damage in connection with nuclear processes, war, terrorist acts and Force majeure, which you can read more about in the insurance terms GLO 03:01.

## Further information about the insurance

### The insurance period (the term of the contract)

The insurance is valid from October 1 until September 30.

### Limitation

If you wish to have an insurance compensation or other insurance coverage, you must bring a claim to Gjensidige within ten years from the time that the injury occurred. Otherwise, the right to insurance compensation is lost.

Read more about limitation in the insurance terms GLO 03:01.

### Insurer

The insurer is Gjensidige Insurance, corporate identity number: 516407-0384, Box 3031, 103 61 Stockholm, a branch of Gjensidige Forsikring ASA Norge.

## In case of injury and inquiries

The reporting of an accident or case of death must be made to Gjensidige as soon as possible.

When applying for compensation for accidental injury:

- A qualified doctor or dentist must be hired as soon as possible
- The doctor's or dentist's prescriptions must be carefully followed
- The notification is made to us as soon as possible after the accident occurred
- Costs must be verified using original receipts
- The insured or his legal holder must approve that Gjensidige may request other information from medical personnel, hospitals or other medical facility, physiotherapist, naprapat, chiropractor, psychologist or psychotherapist and the Swedish Social Insurance Agency or other insurance institutions
- Other documents and information that we consider to be relevant for the assessment of reimbursement must be provided to us upon request

## Report injury on [gjensidige.se/ishockey](http://gjensidige.se/ishockey)

Phone 0771-326 326

The form for reporting an injury is available on [www.gjensidige.se/ishockey](http://www.gjensidige.se/ishockey)

## **Information about Gjensidige Forsikring ASA Norge, the Swedish branch**

Gjensidige Forsikring ASA Norge, the Swedish branch (org. No. 516407-0384) Box 303, 103 61 Stockholm  
Telephone Exchange: 0771-326 326

Visiting address:

Karlavägen 108, Stockholm

Mail address to Gjensidige:

info@gjensidige.se / www.gjensidige.se

Gjensidige Forsikring ASA Norge, a Swedish branch, is a branch of Gjensidige Forsikring ASA with its head office and registered office in Oslo, Norway. The headquarter of the Swedish branch is in Stockholm.

Gjensidige Forsikring ASA Norge, the Swedish branch, is acting as a branch of a Norwegian insurance company, primarily under the supervision of the Norwegian Financial Supervisory Authority. In addition, the Swedish branch is also under the supervision of the Swedish Financial Supervisory Authority.

## **Claims and complaints**

### **Review within Gjensidige**

Gjensidige will, through active handling of your case, help you to receive the compensation you are entitled to. If you are not satisfied with the decision made by us, you are always entitled to request a review from us. First, contact your manager to sort out any misunderstandings and ambiguities.

If you wish to have your case re-examined, you should primarily contact your attorney by giving a written account of why you consider our decision to be incorrect. Remember to add the filing number of your insurance case. The officer will then go through your case again and then return to you with a written answer.

Alternatively, you can contact Gjensidige's Customer Ombudsman. Send an email with a written statement to kundombudsmannen@gjensidige.se or a letter to Gjensidige Försäkring, Customer Ombudsman, Box 3031, 103 61 Stockholm. Remember to add your case filing number.

### **External retrial**

If, after an internal review by Gjensidige, you are still not satisfied, you can also have your case tried externally through one of the agencies listed below.

## **General Complaints Board (ARN)**

Address: Box 174, 101 23 Stockholm, Phone: 08-508 860 00.  
www.arn.se. ARN reviews complaints from private individuals, however not traffic accidents caused negligence.  
The review is free of charge.

## **General court**

You can also apply to a general court to have your case tried. Costs in connection with the court proceedings can in many cases be partly financed through the legal protection of your insurance. This also applies in cases of disputes with Gjensidige. [www.domstol.se](http://www.domstol.se)  
You can also get counseling from:

The Consumer Insurance Agency, Address: Box 24215,  
104 51 STOCKHOLM, Visiting address: Karlavägen 108.  
Phone: 08-22 58 00, Fax: 08-24 88 91.  
[www.konsumernas.se](http://www.konsumernas.se)

The agency is jointly operated by the insurance companies, the Swedish Financial Supervisory Authority and the Swedish Consumer Agency. The purpose of the Agency is to provide free advice and assistance to private individuals (consumers) in various insurance matters.

You can also get advice through the consumer counsel in your home municipality.